

**UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK**

In re Terrorist Attacks on September 11, 2001	03 MDL 1570 (GBD) (SN) ECF Case
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This document relates to:

Ashton et al. v. al Qaeda Islamic Army, et al., 02-cv-6977 (GBD)(SN) (and member case
Burlingame v. Bin Laden, et al., 02-cv-7230 (GBD)(SN))

The *Burlingame XI* Personal Injury Plaintiffs' Motion for Partial Final Judgments

EXHIBIT D

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STATE OF FLORIDA)
COUNTY OF BROWARD)

VIRGINIA DICHIARA, hereby states under penalty of perjury that:

1. I am a resident citizen of the State of Florida, currently 63 years of age, and I am a survivor of the attacks on the World Trade Center on September 11, 2001. I was one of the only Cantor Fitzgerald employees in Tower One who survived the building's collapse.
2. After graduating from Pace University, I began my professional career at Drexel Burnham Lambert, Inc. in 1984, where I supervised the auditing staff and reviews of the Government Securities Dealer subsidiary and Mortgage Backed Securities Division. In 1990, I accepted a similar position with Salomon Brothers, Inc., transitioning to Bankers Trust Company two years later, where I worked in the Senior Control Office, eventually rising to the position of Managing Director. In May of 2000, I accepted a new position as Director of Internal Audit for Cantor Fitzgerald at their offices in the World Trade Center.
3. On the morning of Tuesday, September 11, 2001, I arrived at work about an hour later than my usual 7:30 a.m. start time – having gotten off to a slow start following a late night at work on Monday and after running into an old friend on my way to the train that morning. I had

just stepped into a bank of elevators on the 78th floor, on my way to my office on the 101st floor, when the American Airlines Flight 11 struck Tower One and jet fuel engulfed the elevator shaft in flames. At that moment, six hundred fifty-eight of my colleagues at Cantor Fitzgerald were trapped by the impact of that aircraft. Had I followed my regular routine that morning, I would have been among them.

4. The elevator doors on the 78th Floor were forced partially open, but an exit from the elevator was fraught with danger. Live electrical wires swung wildly about the elevator and jet fuel streamed down its shaft. I resolved to escape, knowing the elevator was not safe. Seconds after I leapt through a wall of fire in front of the elevator into the hallway, the elevator plummeted to the ground.

5. I realized my body was on fire, so I rolled on the ground to extinguish the flames. The fuel and flames charred almost every inch of my body with first, second, and third-degree burns. In the burning hallway with the dead and injured victims, I recognized a Cantor colleague who helped me descend the 78 flights of stairs to safety, counting down the number of floors as we passed each one. Other victims in the stairwell would gasp and scream at the sight of my injuries as we kept moving.

6. On the ground, emergency workers directed me to a triage center where I was lifted into an ambulance headed for St. Vincent's Hospital. Minutes after the ambulance left the scene, the first tower collapsed.

7. I suffered burns to approximately 47% of my body, about a quarter of which consisted of third-degree burns. I suffered second-degree burns on my back and left side, and from my shoulders to my fingertips on both arms. I suffered second-degree burns to my face.

8. For the first few days, water in my blood vessels leaked incessantly, threatening to drop my blood pressure and send me into shock. Doctors administered morphine and pumped fluids into my body, increasing my body weight by 25 pounds in just a few hours. The loss of my skin also threatened infection. Doctors applied an antibiotic ointment over my wounds and dressed them to avoid infection.

9. The burns and swelling blocked blood from reaching other tissues in my upper extremities. To relieve the pressure caused by this blockage and to avoid the amputation of both of my arms, doctors at St. Vincent's cut cavernous incisions into the burned skin of my hands and arms, exposing the fat and muscle tissue below. Despite the massive disfigurement that resulted, this procedure saved both of my arms from amputation. These open wounds were then repeatedly debrided – a process which felt like having my wounds scrubbed with steel wool. Despite the morphine that preceded this ritual, the debridements would cause me to shriek in pain.

10. I was transferred to St. Barnabas Medical Center where I underwent skin grafts to replace the burned skin and close the open wounds on both my arms and hands, as well as additional painful debridements to remove damaged tissue and improve the healing potential of my arms, face and back. The pain was excruciating. I underwent painful physical and occupational therapies to regain use of my extremities. I was discharged from St. Barnabas in October 2001.

11. Since my initial admission, I have undergone numerous operations and regularly attended physical therapy, occupational therapy and chiropractic sessions. My burns and the resulting contracture resulted in severely limited range of motion, especially in my left arm and shoulder, creating a vicious cycle of decreased mobility and increased pain and stiffness, and requiring

additional surgical procedures on my left shoulder. Additionally, I have massive scarring on both my arms and hands, as well as on my back and face.

12. My scars are not only physical. When I jumped out of the elevator that morning, I left behind a colleague whom I would never see again. I would never see hundreds of my Cantor colleagues again after that day. I wonder why I survived. I have been diagnosed as suffering from survivor's guilt syndrome, an affliction commonly seen among war veterans. My burn injuries reopened the wounds that resulted from losing my only brother in a fire when we were small children. I have continued to see a psychologist. These feelings of grief and guilt are present every minute of every day but are intensified when I am confronted with reminders of September 11th, especially around the anniversary of the attacks.

13. I feel tremendous gratitude – though perhaps even greater guilt – for my survival and for my family who have been put through agony and who put their own lives on hold to care for me. I had to move from the northeast to a milder climate – and my family followed to support me. As I get older my strength and mobility continue to deteriorate, and as I have watched my parents age I have been unable to offer them support similar to what they provided to me after the attacks.

14. Prior to September 11th, I would have described myself as a workaholic. I loved my job and took great pride in it. I often worked 12-hour days or put in 7 days a week. I have not been able to work since then. I have been declared permanently and completely disabled. Prior to the attacks I also enjoyed a full and active personal life, spending time with friends and family on the beach or on the water, sharing with them the fruits of my hard work. The burns I suffered on September 11th have taken all of this from me.

15. Since the September 11th attacks I have been unable to return to work. My physical limitations and the emotional devastation of these events have rendered me incapable of sustaining the demands of my previous professional life. I have never again been able to enjoy the sense of satisfaction that my career once provided.


16. My body can no longer tolerate the activities that once defined me – time on the shore, in and around the ocean with friends and family. The sun which once sustained me is now toxic to my fragile skin. My life which was once full to the brim with joy and activity is now hollow and sedentary. I am alive, but I am no longer filled with joy.

17. I have been changed, quite literally, both physically and emotionally since the September 11th attacks, and I will never be the same. So much has been taken from me, but despite the physical and emotional pain, the scars and disability that will never heal, I am still grateful to be alive.

Dated: Fort Lauderdale, Florida
January 27, 2020


VIRGINIA DICHARA

Sworn to by me this
27th day of January 2020


Notary Public

